

United States Bankruptcy Court
Southern District of Mississippi

In re:
Darrell Joseph Howard
Debtor

Case No. 25-50563-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jul 15, 2025

User: mssbad
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:

Recip ID	Recipient Name and Address
db	+ Darrell Joseph Howard, 13425 Windridge Dr, Gulfport, MS 39503-5505
5502759	+ Kimberly D. Putnam, Esq., Dean Morris LLC, For Pennymac Loan Services LLC, 1820 Avenue of America, Monroe LA 71201-4530
5500010	+ LVNV Funding, 2810 Southampton Rd, Philadelphia, PA 19154-1207
5500011	+ Merit Health, P.O. Box 281441, Atlanta, GA 30384-1441
5500016	+ Optum, P.O. Box 32710, Dept 11321837, Louisville, KY 40232-2710
5500018	+ Phillips/Bio Tel Heart, P.O. Box 1259, Dept 126924, Oaks, PA 19456-1259
5500020	+ Southern Financial, P.O. Box 15203, Hattiesburg, MS 39404-5203
5500022	+ Summer Chase Apartment, 2110 Popp's Ferry Rd, Biloxi, MS 39532-3307

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: ebnotices@pnmac.com	Jul 15 2025 19:34:02	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5500004	EDI: ATTWIREBK.COM	Jul 15 2025 23:27:00	AT&T, PO Box 5087, Carol Stream, IL 60197-5087
5500005	+ Email/Text: billingadmin@consumercellular.com	Jul 15 2025 19:26:00	Consumer Cellular, P.O. Box 7175, Pasadena, CA 91109-7175
5500006	+ EDI: CRESCENTBANK.COM	Jul 15 2025 23:27:00	Crescent Bank, P.O. Box 1407, Chesapeake, VA 23327-1407
5500008	+ Email/Text: bankruptcy@kikoff.com	Jul 15 2025 19:26:00	Kikoff, Attn: Bankruptcy, 75 Broadway, San Francisco, CA 94111-1423
5500009	Email/Text: govtaudits@labcorp.com	Jul 15 2025 19:26:00	Lab Corp, P.O. Box 2240, Burlington, NC 27216
5500013	Email/Text: ml-ebn@missionlane.com	Jul 15 2025 19:26:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
5500012	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 15 2025 19:33:57	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5500014	+ Email/Text: bankruptcy@ncaks.com	Jul 15 2025 19:26:00	National Credit Adjust, P.O. Box 3023, 327 W 4th Street, Hutchinson, KS 67501-4842
5500015	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 15 2025 19:26:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5500017	+ Email/PDF: ebnotices@pnmac.com	Jul 15 2025 19:34:02	PennyMac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
5500019	+ Email/Text: ngisupport@radiusgs.com	Jul 15 2025 19:26:00	Radius Global Solution, 9550 Regency Sq, Ste 602, Jacksonville, FL 32225-8116
5500021	+ Email/Text: bkinfo@ccfi.com	Jul 15 2025 19:26:00	Speedy Cash, 9240 Hwy 49, Gulfport, MS 39503-4318

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5500023 EDI: AISTMBL.COM

Jul 15 2025 23:27:00

TMobile, PO Box 660252, Dallas, TX 75266-0252

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5500007	##+	First Progress, P.O. Box 84010, Columbus, GA 31908-4010

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
Kimberly D. Putnam	on behalf of Creditor PennyMac Loan Services LLC kim.mackey@ms.creditorlawyers.com, msecf@ms.creditorlawyers.com
Thomas Carl Rollins, Jr	on behalf of Debtor Darrell Joseph Howard trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Zachary S Wessler, Sr	chapter7trustee@wesslerlawgroup.com meredith@symmesestes.com;MS17@ecfbis.com;Wessler.ZacharyR140624@notify.bestcase.com

TOTAL: 4

Information to identify the case:Debtor 1 **Darrell Joseph Howard**Social Security number or ITIN **xxx-xx-3577**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-50563-KMS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:**Darrell Joseph Howard**
aka Darrell HowardDated: 7/15/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.